DOCKET NO: 290913US28PCT

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF

:

ANTHONY E. THORLACIUS

: ATTN: APPLICATION DIVISION

SERIAL NO: NEW U.S. PCT APPLICATION

(BASED ON PCT/EP04/51470)

FILED: HEREWITH

:

FOR:

AUTOMATED CREDIT RISK

INDEXING SYSTEM AND

METHOD

PRELIMINARY AMENDMENT

COMMISSIONER FOR PATENTS ALEXANDRIA, VIRGINIA 22313

SIR:

Prior to a first examination on the merits, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 11 of this paper.